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(D. Peck Ware)

Sicily Island State Bank

Wade M. Thompson
Executive Vice-President
& Chief Executive Officer

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Betty Peck Ware
President
H.C. Peck, Jr.
Vice-President

October 7, 2005

FDIC
San Francisco Regional Office
Director John F. Carter
25 Jessie Street
Ecker Square Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

This letter is in reference to Wal-Mart's application to charter an ILC (industrial loan company) in Utah. I am the President of Sicily Island State Bank in Sicily Island, Louisiana. We are a small Community Bank in Louisiana.

Wal-Mart has been responsible for closing our small town businesses. We do not want nor need a Wal-Mart Bank. Our Community Banks would be affected drastically. We ask that you do not approve the Wal-Mart application.

Thank you for your immediate attention in this matter.

Sincerely,



Betty Peck Ware
President

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